



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [FULTON FINANCIAL CORPORATION](#)

City/State [LANCASTER, PA](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [26,335,498](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FULTON FINANCIAL CORPORATION

ONE PENN SQUARE

LANCASTER, PA 17602

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	26,138,808			23,703,947			24,208,165			21,224,678			20,046,426																	
Net income (\$000)	213,611			127,213			178,039			226,338			208,393																	
Number of BHCs in peer group	132			130			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.59	2.65	42	2.68	2.80	38	2.65	2.77	36	3.12	3.01	49	3.21	3.08	51															
+ Non-interest income	0.91	1.09	48	0.96	1.21	42	0.92	1.21	41	0.99	1.32	43	0.98	1.31	39															
- Overhead expense	2.37	2.21	63	2.39	2.59	48	2.37	2.57	47	2.66	2.69	56	2.73	2.71	56															
- Provision for credit losses	-0.05	-0.12	63	0.40	0.66	26	0.32	0.51	26	0.15	0.15	64	0.23	0.14	80															
+ Securities gains (losses)	0.17	0.01	97	0.02	0.03	58	0.01	0.02	55	0.02	0.01	84	0	0	65															
+ Other tax equivalent adjustments	0	0	12	0	0	11	0	0	48	0	0	78	0	0	82															
= Pretax net operating income (tax equivalent)	1.34	1.76	18	0.87	0.91	40	0.89	1.04	35	1.30	1.56	28	1.22	1.57	20															
Net operating income	1.09	1.34	28	0.72	0.70	46	0.74	0.81	37	1.07	1.19	32	1.04	1.24	26															
Net income	1.09	1.34	28	0.72	0.71	45	0.74	0.82	36	1.07	1.19	32	1.04	1.24	26															
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.99	3.12	39	3.39	3.64	28	3.30	3.55	28	4.25	4.41	37	4.08	4.24	40															
Interest expense	0.26	0.26	62	0.55	0.58	54	0.50	0.52	54	0.90	1.08	37	0.68	0.86	36															
Net interest income (tax equivalent)	2.73	2.85	37	2.84	3.05	35	2.81	3.01	32	3.35	3.33	46	3.41	3.38	42															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.08	0.12	48	0.09	0.28	32	0.05	0.27	16	0.22	0.21	61	0.34	0.22	80															
Earnings coverage of net loan and lease losses (X)	22.51	26.30	57	16.80	20.97	60	29.36	22.91	72	8.24	24.40	34	5.22	21.75	21															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.40	1.32	62	1.40	1.58	42	1.47	1.58	46	0.97	0.83	68	0.99	0.90	66															
Allowance for loan and lease losses / Total loans and leases	1.40	1.30	64	1.39	1.55	42	1.46	1.55	48	0.97	0.81	69	0.99	0.89	66															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.77	0.58	72	0.69	0.71	53	0.74	0.71	59	0.78	0.57	73	0.86	0.61	76															
30-89 days past due loans and leases / Total loans and leases	0.30	0.29	61	0.22	0.37	38	0.42	0.39	65	0.45	0.43	63	0.42	0.44	55															
Liquidity and Funding																														
Net noncore funding dependence	-6.11	-3.31	41	2.64	6.19	41	1.12	3.20	48	7.87	14.45	29	11.23	16.62	33															
Net short-term noncore funding dependence	-6.50	-9.17	53	-0.99	-2.71	50	-2.50	-4.76	55	4.63	3.38	45	7.87	4.66	53															
Net loans and leases / Total assets	68.62	58.81	75	73.95	63	80	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88															
Capitalization																														
Tier 1 leverage ratio	8.43	9.07	33	7.50	9.05	9	8.19	9.13	20	8.45	9.76	15	9.01	9.71	28															
Holding company equity capital / Total assets	10.25	10.79	43	9.37	11.12	23	10.11	11.16	34	10.71	12.43	30	10.89	12.22	33															
Total equity capital (including minority interest) / Total assets	10.25	10.91	42	9.37	11.24	21	10.11	11.29	33	10.71	12.57	28	10.89	12.27	32															
Common equity tier 1 capital / Total risk-weighted assets	10.10	12.64	11	9.60	12.26	8	9.54	12.38	4	9.70	12.17	13	10.22	12.12	22															
Net loans and leases / Equity capital (X)	6.69	5.47	75	7.90	5.73	84	7.16	5.58	79	7.14	5.21	84	7.14	5.29	84															
Cash dividends / Net income	35.53	27.22	67	49.61	49.74	52	52.15	42.30	65	41.08	33.12	65	43.71	27.31	81															
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36																
Growth Rates																														
Assets	3.19	9.51	22	17.73	16.67	62	18.35	16.68	59	5.92	9.26	48	3.46	7	41															
Equity capital	12.95	7.52	81	2.85	6.54	35	11.73	6.99	77	4.21	10.49	31	0.79	7.89	25															
Net loans and leases	-4.24	-0.66	41	13.88	12.75	61	11.93	9.07	68	4.24	9.10	32	2.60	7.89	24															
Noncore funding	-47.74	-21.64	15	0.21	-6.57	60	2.38	-12.18	68	-21.50	6.59	12	22.51	10.67	73															
Parent Company Ratios																														
Short-term debt / Equity capital	2.40	0.55	87	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	20.19	10.65	81	31.08	13.73	81	28.40	13.56	80	15.85	13.04	69	16.48	13.37	72															
Equity investment in subsidiaries / Equity capital	124.34	103.15	96	141.71	103.27	97	128.34	102.81	96	127	103.22	96	128.02	103.10	96															
Cash from ops + noncash items + op expense / Op expense + dividends	239.46	155.61	81	-237.22	142.45	0	-267.18	147.24	0	127.30	190.27	29	132.21	174.91	31															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	475,058	486,240	646,712	726,552	671,277	-2.30	19.03
Income from lease financing receivables.....	8,760	8,572	11,442	12,730	12,924	2.19	29.01
Fully taxable income on loans and leases.....	469,884	478,475	636,966	703,151	655,035	-1.80	20.92
Tax-exempt income on loans and leases.....	13,934	16,337	21,188	36,131	29,166	-14.71	-19.44
Estimated tax benefit on income on loans and leases.....	3,999	4,783	6,172	9,305	8,572	-16.40	-63.10
Income on loans and leases (tax equivalent).....	487,817	499,595	664,326	748,587	692,773	-2.36	17.06
Investment interest income (tax equivalent).....	64,278	64,616	85,431	80,435	71,669	-0.52	40.61
Interest on balances due from depository institutions.....	1,472	1,668	1,959	4,357	2,555	-11.75	165.70
Interest income on other earning assets.....	1,236	2,690	3,486	4,894	3,638	-54.05	-45.31
Total interest income (tax equivalent).....	554,803	568,569	755,202	838,273	770,635	-2.42	19.25
Interest on time deposits of \$250K or more	2,126	4,970	5,526	8,159	5,068	-57.22	
Interest on time deposits < \$250K.....	14,780	29,391	37,197	43,562	30,093	-49.71	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	7,203	23,828	27,202	80,053	52,551	-69.77	-31.42
Interest on other borrowings and trading liabilities.....	4,659	14,017	17,240	29,393	24,596	-66.76	-70.66
Interest on subordinated debt and mandatory convertible securities	18,805	19,432	26,527	15,750	15,750	-3.23	47.49
Total interest expense.....	47,573	91,638	113,692	176,917	128,058	-48.09	-22.71
Net interest income (tax equivalent).....	507,230	476,931	641,510	661,356	642,577	6.35	25.65
Non-interest income.....	178,014	170,102	222,667	209,228	196,246	4.65	30.82
Adjusted operating income (tax equivalent)	685,244	647,033	864,177	870,584	838,823	5.91	26.95
Overhead expense.....	465,471	424,365	574,934	565,538	546,862	9.69	28.73
Provision for credit losses.....	-9,600	70,360	77,760	32,825	46,907		
Securities gains (losses)	33,511	3,053	3,053	4,733	37	997.64	3169.37
Other tax equivalent adjustments	-3	-1	0	1	2		
Pretax net operating income (tax equivalent).....	262,881	155,360	214,536	276,955	245,093	69.21	58.53
Applicable income taxes	40,160	18,832	24,194	37,650	24,577	113.25	10.32
Tax equivalent adjustments	9,110	9,315	12,303	12,967	12,123	-2.20	-8.41
Applicable income taxes (tax equivalent).....	49,270	28,147	36,497	50,617	36,700	75.05	6.30
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	213,611	127,213	178,039	226,338	208,393	67.92	78.79
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	213,611	127,213	178,039	226,338	208,393	67.92	78.79
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	213,611	127,213	178,039	226,338	208,393	67.92	78.79
Investment securities income (tax equivalent).....	64,278	64,616	85,431	80,435	71,669	-0.52	40.61
US Treasury and agency securities (excluding mortgage-backed securities)	142	0	0	315	689		-13.41
Mortgage-backed securities	30,412	33,155	43,095	49,865	47,831	-8.27	2.01
All other securities	33,724	31,461	42,336	30,255	23,149	7.19	114.32
Cash dividends declared.....	75,893	63,113	92,842	92,980	91,081	20.25	51.09
Common	68,178	63,113	90,707	92,980	91,081	8.03	35.73
Preferred	7,715	0	2,135	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.83	2.90	45	3.20	3.35	36	3.12	3.27	35	3.95	4	48	3.84	3.87	51
Less: Interest expense	0.24	0.24	62	0.52	0.54	55	0.47	0.48	57	0.83	0.98	38	0.64	0.79	36
Equals: Net interest income (tax equivalent)	2.59	2.65	42	2.68	2.80	38	2.65	2.77	36	3.12	3.01	49	3.21	3.08	51
Plus: Non-interest income	0.91	1.09	48	0.96	1.21	42	0.92	1.21	41	0.99	1.32	43	0.98	1.31	39
Equals: adjusted operating income (tax equivalent)	3.50	3.80	34	3.64	4.06	29	3.57	4.04	28	4.10	4.41	36	4.18	4.46	36
Less: Overhead expense	2.37	2.21	63	2.39	2.59	48	2.37	2.57	47	2.66	2.69	56	2.73	2.71	56
Less: Provision for credit losses	-0.05	-0.12	63	0.40	0.66	26	0.32	0.51	26	0.15	0.15	64	0.23	0.14	80
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.17	0.01	97	0.02	0.03	58	0.01	0.02	55	0.02	0.01	84	0	0	65
Plus: other tax equivalent adjustments	0	0	12	0	0	11	0	0	48	0	0	78	0	0	82
Equals: Pretax net operating income (tax equivalent)	1.34	1.76	18	0.87	0.91	40	0.89	1.04	35	1.30	1.56	28	1.22	1.57	20
Less: Applicable income taxes (tax equivalent)	0.25	0.41	12	0.16	0.21	34	0.15	0.23	27	0.24	0.36	18	0.18	0.33	12
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.09	1.34	28	0.72	0.70	46	0.74	0.81	37	1.07	1.19	32	1.04	1.24	26
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.09	1.34	28	0.72	0.71	45	0.74	0.82	36	1.07	1.19	32	1.04	1.24	26
Memo: Net income (last four quarters)	1.02	1.30	21	0.75	0.81	39	0.74	0.82	36	1.07	1.19	32	1.04	1.24	25
Net income—BHC and noncontrolling (minority) interest	1.09	1.35	26	0.72	0.72	45	0.74	0.83	36	1.07	1.20	31	1.04	1.25	26
Margin Analysis															
Average earning assets / Average assets	94.77	93.09	69	94.46	92.11	77	94.46	92.32	74	92.98	91.05	70	94.14	91.48	77
Average interest-bearing funds / Average assets	60.40	61.98	46	65.02	64.67	54	64.35	64.06	55	67.32	65.57	60	66.72	65.56	62
Interest income (tax equivalent) / Average earning assets	2.99	3.12	39	3.39	3.64	28	3.30	3.55	28	4.25	4.41	37	4.08	4.24	40
Interest expense / Average earning assets	0.26	0.26	62	0.55	0.58	54	0.50	0.52	54	0.90	1.08	37	0.68	0.86	36
Net interest income (tax equivalent) / Average earning assets	2.73	2.85	37	2.84	3.05	35	2.81	3.01	32	3.35	3.33	46	3.41	3.38	42
Yield or Cost															
Total loans and leases (tax equivalent)	3.46	4.07	18	3.68	4.35	13	3.62	4.27	13	4.56	5.09	17	4.37	4.95	15
Interest-bearing bank balances	0.11	0.13	18	0.27	0.36	35	0.20	0.27	31	1.27	2.04	15	0.92	1.64	9
Federal funds sold and reverse repos	0.21	0.25	57		0.75			0.68			2.44			2.17	
Trading assets	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.94	3.09	38	3.33	3.61	27	3.25	3.51	28	4.18	4.36	36	4.02	4.20	39
Investment securities (tax equivalent)	2.27	1.77	84	2.83	2.36	84	2.76	2.25	82	2.89	2.76	66	2.74	2.68	60
US Treasury and agency securities (excluding mortgage-backed securities)	0.13	1.23	5		1.85			1.75		4.68	2.32	94	2.48	2.05	79
Mortgage-backed securities	1.86	1.55	81	2.62	2.17	88	2.48	2.05	88	2.66	2.61	58	2.36	2.50	35
All other securities	3.10	2.85	64	3.23	3.28	57	3.24	3.24	58	3.41	4.06	32	3.67	4.20	52
Interest-bearing deposits	0.22	0.22	57	0.58	0.60	53	0.51	0.53	53	1.05	1.10	51	0.76	0.81	50
Time deposits of \$250K or more	1.03	0.70	81	1.50	1.53	43	1.31	1.42	38	1.71	1.96	27	1.27	1.44	35
Time deposits < \$250K	1.09	0.67	86	1.66	1.47	63	1.61	1.36	66	1.74	1.82	40	1.28	1.29	46
Other domestic deposits	0.08	0.16	26	0.30	0.41	34	0.25	0.36	35	0.84	0.93	45	0.60	0.67	48
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.08	0.18	36	0.23	0.71	14	0.25	0.62	17	1.52	1.86	38	0.90	1.51	31
Other borrowed funds and trading liabilities	0.41	1.29	23	0.89	1.54	20	0.81	1.50	20	1.55	2.38	12	1.56	2.28	11
All interest-bearing funds	0.40	0.38	63	0.79	0.82	51	0.73	0.74	55	1.24	1.49	32	0.96	1.19	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	178,014	170,102	222,667	209,228	196,246
Fiduciary activities income	26,443	22,528	30,634	29,295	28,710
Service charges on deposit accounts - domestic	30,425	29,131	39,105	49,683	48,889
Trading revenue.....	4,694	13,427	16,484	14,875	9,831
Investment banking fees and commissions.....	26,756	20,770	28,288	26,118	23,255
Insurance activities revenue.....	432	147	192	265	183
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	7,191	-8,454	-10,311	6,109	6,694
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	29,055	31,894	45,485	19,477	14,708
Other non-interest income.....	53,018	60,659	72,790	63,406	63,976
Total overhead expenses	465,471	424,365	574,934	565,538	546,862
Personnel expense.....	243,632	240,467	324,396	311,934	303,202
Net occupancy expense.....	49,701	50,174	66,898	66,401	64,921
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	443	396	529	1,427	0
Other operating expenses.....	171,695	133,328	183,111	185,776	178,739
Fee income on mutual funds and annuities.....	26,756	20,770	28,288	26,118	23,269
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,175	3,369	3,256	3,521	3,522
Average personnel expense per employee.....	76.73	71.38	99.63	88.59	86.09
Average assets per employee.....	8,232.70	7,035.90	7,434.94	6,028.03	5,691.77

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	15.03	2.14	97	12.21	2.09	96	12.70	2.02	98	12.48	2.72	95	11.86	3.08
Overhead expenses / Net Interest Income + non-interest income	68.84	58.85	87	66.54	62.06	70	67.49	62.28	74	65.94	61.29	72	66.15	60.88
Percent of Average Assets														
Total overhead expense	2.37	2.21	63	2.39	2.59	48	2.37	2.57	47	2.66	2.69	56	2.73	2.71
Personnel expense.....	1.24	1.23	56	1.35	1.30	58	1.34	1.30	55	1.47	1.41	53	1.51	1.44
Net occupancy expense.....	0.25	0.24	62	0.28	0.26	62	0.28	0.26	61	0.31	0.28	65	0.32	0.28
Other operating expenses.....	0.88	0.72	78	0.75	0.95	41	0.76	0.94	45	0.88	0.97	53	0.89	0.97
Overhead less non-interest income	1.47	1.08	84	1.43	1.27	67	1.46	1.25	71	1.68	1.32	74	1.75	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	67.93	58.34	86	65.59	61.60	68	66.53	61.82	71	64.96	60.64	71	65.19	60.37
Personnel expense.....	35.55	32.89	65	37.16	32.31	80	37.54	32.36	82	35.83	32.39	70	36.15	32.51
Net occupancy expense.....	7.25	6.26	65	7.75	6.55	71	7.74	6.58	69	7.63	6.52	72	7.74	6.48
Other operating expenses.....	25.12	18.68	89	20.67	22.16	55	21.25	22.28	61	21.50	21.20	61	21.31	20.90
Total non-interest income	25.98	28.20	49	26.29	28.52	51	25.77	28.83	48	24.03	29.23	47	23.40	28.50
Fiduciary activities income	3.86	2.27	73	3.48	2.06	74	3.54	2.09	73	3.36	1.97	74	3.42	2.14
Service charges on domestic deposit accounts	4.44	3.25	72	4.50	3.23	72	4.53	3.27	72	5.71	3.88	72	5.83	4.15
Trading revenue.....	0.69	0.68	70	2.08	1.37	77	1.91	1.28	77	1.71	1.18	80	1.17	0.85
Investment banking fees and commissions.....	3.90	2.46	77	3.21	2.59	74	3.27	2.46	74	3	3.54	70	2.77	3.42
Insurance activities revenue.....	0.06	0.38	50	0.02	0.41	39	0.02	0.41	38	0.03	0.47	40	0.02	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	1.05	0.56	79	-1.31	-0.04	12	-1.19	0.01	11	0.70	0.28	80	0.80	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	4.24	3.64	65	4.93	3.74	67	5.26	3.92	68	2.24	1.86	65	1.75	1.61
Other non-interest income.....	7.74	9.39	47	9.37	9.49	60	8.42	9.65	51	7.28	10.04	38	7.63	9.86
Overhead less non-interest income	41.95	29.67	85	39.30	31.97	70	40.76	31.93	74	40.93	31.06	80	41.80	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	15.28	21.49	6	12.12	18.64	13	11.28	18.63	13	13.59	20.56	6	10.03	19.04
Applicable income tax + TE / Pretax net operating income + TE	18.74	23.11	9	18.12	22.16	17	17.01	21.18	16	18.28	23.23	11	14.97	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	13,655,911	12,946,856	13,142,443	12,204,363	11,713,112	5.48	30.49	
Commercial and industrial loans	2,631,438	4,089,780	3,675,434	2,499,612	2,284,815	-35.66	20.77	
Loans to individuals	476,375	486,932	484,600	480,255	435,162	-2.17	62.16	
Loans to depository institutions and acceptances of other banks	99,542	109,166	99,445	68,900	49	-8.82		
Agricultural loans	146,223	143,797	185,431	175,046	209,541	1.69	-8.62	
Other loans and leases	1,319,744	1,362,842	1,414,550	1,464,556	1,566,432	-3.16	-0.81	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	18,329,233	19,139,373	19,001,903	16,892,732	16,209,111	-4.23	27.04	
Less: Allowance for loan and lease losses	256,727	266,825	277,567	163,622	160,537	-3.78	57.96	
Net loans and leases	18,072,506	18,872,548	18,724,336	16,729,110	16,048,574	-4.24	26.69	
Debt securities that reprice or mature in over 1 year	3,797,194	3,086,332	3,329,075	2,864,549	2,679,358	23.03	55.97	
Mutual funds and equity securities	49,123	26,476	30,930	21,785	21,791	85.54	111.30	
Subtotal	21,918,823	21,985,356	22,084,341	19,615,444	18,749,723	-0.30	31.07	
Interest-bearing bank balances	2,161,322	1,369,111	1,696,440	363,723	320,460	57.86	487.27	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	203,566	11,388	11,349	2,830	6,740	1687.55	298.99	
Trading assets	182,656	375,567	330,953	143,423	48,446	-51.37	125.70	
Total earning assets	24,466,367	23,741,422	24,123,083	20,125,420	19,126,244	3.05	42.05	
Non-interest-bearing cash and due from depository institutions	260,564	139,302	120,462	132,283	103,436	87.05	201.24	
Premises, fixed assets, and leases	306,902	322,094	307,326	333,767	224,947	-4.72	43.17	
Other real estate owned	1,896	4,564	4,178	6,831	10,518	-58.46	-84.17	
Investment in unconsolidated subsidiaries	496	496	496	496	496	0.00	0.00	
Intangible and other assets	1,299,273	1,312,808	1,319,083	1,263,130	1,175,360	-1.03	15.34	
Total assets	26,335,498	25,520,686	25,874,628	21,861,927	20,641,001	3.19	41.11	
Quarterly average assets	26,388,104	24,937,080	25,720,819	21,794,513	20,119,746	5.82	45.72	
Average loans and leases (YTD)	18,824,986	18,097,600	18,345,596	16,402,443	15,851,935	4.02	34.14	
Memoranda								
Loans held-for-sale	43,123	93,621	83,886	37,828	27,099	-53.94	54.92	
Loans not held-for-sale	18,286,110	19,045,752	18,918,017	16,854,904	16,182,012	-3.99	26.98	
Real estate loans secured by 1–4 family	5,342,614	4,814,222	4,866,723	4,428,797	4,141,698	10.98	47.84	
Commercial real estate loans	7,637,867	7,444,376	7,585,106	7,072,821	6,853,613	2.60	23.07	
Construction and land development	1,001,077	931,682	992,262	842,390	794,274	7.45	36.65	
Multifamily	737,234	586,409	626,296	521,302	437,340	25.72	99.59	
Nonfarm nonresidential	5,899,556	5,926,285	5,966,548	5,709,129	5,621,999	-0.45	15.59	
Real estate loans secured by farmland	675,430	688,258	690,614	702,745	717,801	-1.86	4.69	
Total investment securities	4,049,883	3,124,196	3,371,354	2,889,164	2,708,764	29.63	61.42	
U.S. Treasury securities	153,211	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	62,065	0	0	0	31,632		44232.14	
Municipal securities	1,150,394	926,554	952,613	658,674	440,960	24.16	182.61	
Mortgage-backed securities	2,190,619	1,730,619	1,922,461	1,735,169	2,007,585	26.58	16.59	
Asset-backed securities	75,133	97,990	98,205	96,179	98,138	-23.33	-19.16	
Other debt securities	369,338	342,557	367,145	377,357	108,658	7.82	246.68	
Mutual funds and equity securities	49,123	26,476	30,930	21,785	21,791	85.54	111.30	
Available-for-sale securities	3,084,337	2,793,479	3,062,143	2,497,538	2,080,294	10.41	22.94	
U.S. Treasury securities	153,211	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	62,065	0	0	0	31,632		44232.14	
Municipal securities	1,150,394	926,554	952,613	658,674	284,826	24.16	182.61	
Mortgage-backed securities	1,274,196	1,426,378	1,644,180	1,365,328	1,557,040	-10.67	-32.18	
Asset-backed securities	75,133	97,990	98,205	96,179	98,138	-23.33	-19.16	
Other debt securities	369,338	342,557	367,145	377,357	108,658	7.82	246.68	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	-6,267	20,700	18,576	13,864	4,740			
Available-for-sale securities appreciation (depreciation)	60,337	101,600	114,643	32,509	-34,971	-40.61	100.26	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,592,668	568,402	520,457	462,572	973,425	356.13	43.48	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,446,097	6,378,077	6,531,002	4,453,324	4,310,105	16.75	76.86
NOW, ATS and transaction accounts	5,855,121	5,889,935	5,903,946	4,776,861	4,240,974	-0.59	58.12
Time deposits less brokered deposits < \$250K	1,260,756	1,917,687	1,755,289	2,227,686	1,769,674	-34.26	
MMDA and other savings accounts	7,034,363	5,856,151	5,983,359	5,198,747	4,976,865	20.12	63.98
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	21,596,337	20,041,850	20,173,596	16,656,618	15,297,618	7.76	56.93
Time deposits of \$250K or more	227,029	371,113	330,426	472,764	425,108	-38.82	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	39,175	72,057	58,375	383,241	444,777	-45.63	-85.16
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	494,710	539,673	571,743	331,733	421,990	-8.33	43.38
Other borrowings w/remaining maturity over 1 year	995	660,452	660,530	458,539	488,795	-99.85	-99.61
Brokered deposits < \$250K	262,617	317,088	335,185	264,531	653,433	-17.18	
Noncore funding	1,024,526	1,960,383	1,956,259	1,910,808	2,434,103	-47.74	-50.11
Trading liabilities	93,041	183,228	165,207	75,265	34,152	-49.22	14.97
Subordinated notes and debentures + trust preferred securities	561,472	635,024	635,225	391,496	391,496	-11.58	53.20
Other liabilities	360,304	309,940	327,513	485,565	236,059	16.25	32.90
Total liabilities	23,635,680	23,130,425	23,257,800	19,519,752	18,393,428	2.18	42.95
Equity Capital							
Perpetual preferred stock (including surplus)	192,878	0	192,878	0	0		
Common stock	559,622	557,718	557,917	556,110	554,377	0.34	2.17
Common surplus	1,516,618	1,505,730	1,508,117	1,499,681	1,489,703	0.72	4.05
Retained earnings	1,258,499	1,099,684	1,120,781	1,079,390	946,032	14.44	77.05
Accumulated other comprehensive income	25,615	56,954	65,091	-137	-59,063	-55.03	470.36
Other equity capital components	-853,414	-829,825	-827,956	-792,869	-683,476		
Total holding company equity capital	2,699,818	2,390,261	2,616,828	2,342,175	2,247,573	12.95	26.79
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,699,818	2,390,261	2,616,828	2,342,175	2,247,573	12.95	26.79
Total liabilities and capital	26,335,498	25,520,686	25,874,628	21,861,927	20,641,001	3.19	41.11
Memoranda							
Non-interest-bearing deposits	7,446,097	6,378,077	6,531,002	4,453,324	4,310,105	16.75	76.86
Interest-bearing deposits	14,639,886	14,351,974	14,308,205	12,940,589	12,066,054	2.01	36.28
Total deposits	22,085,983	20,730,051	20,839,207	17,393,913	16,376,159	6.54	47.71
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,616,828	2,342,175	2,342,175	2,247,573	2,229,857		
Accounting restatements	0	-43,806	-43,806	0	0		
Net income	213,611	127,213	178,039	226,338	208,393		
Net sale of new perpetual preferred stock	0	0	192,878	0	0		
Net sale of new common stock	4,014	5,046	7,375	6,362	6,735		
Sale of treasury stock	668	0	0	0	0		
Less: Purchase of treasury stock	26,126	39,748	39,748	111,457	95,308		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	75,893	63,113	92,842	92,980	91,081		
Change in other comprehensive income	-39,476	57,091	65,228	58,926	-18,988		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	6,192	5,403	7,529	7,413	7,965		
Holding company equity capital, ending balance	2,699,818	2,390,261	2,616,828	2,342,175	2,247,573		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	51.85	36.06	83	50.73	36.66	78	50.79	36.22	81	55.82	37.78	81	56.75	37.19	84
Commercial and industrial loans	9.99	11.11	49	16.03	14.40	59	14.20	13.52	57	11.43	12.02	51	11.07	12.85	46
Loans to individuals	1.81	3.60	54	1.91	3.57	52	1.87	3.40	52	2.20	4.20	50	2.11	4.31	49
Loans to depository institutions and acceptances of other banks	0.38	0.02	93	0.43	0.03	92	0.38	0.03	91	0.32	0.04	88	0	0.05	58
Agricultural loans.....	0.56	0.21	84	0.56	0.20	84	0.72	0.19	87	0.80	0.24	85	1.02	0.30	86
Other loans and leases.....	5.01	4.26	62	5.34	4.66	61	5.47	4.63	63	6.70	5.01	67	7.59	5	71
Net loans and leases.....	68.62	58.81	75	73.95	63	80	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88
Debt securities over 1 year.....	14.42	18.32	35	12.09	14.80	35	12.87	15.55	34	13.10	14.60	45	12.98	14.63	45
Mutual funds and equity securities	0.19	0.05	87	0.10	0.06	74	0.12	0.05	78	0.10	0.06	73	0.11	0.06	77
Subtotal	83.23	78.17	66	86.15	79.07	78	85.35	78.16	78	89.72	79.65	94	90.84	79.97	94
Interest-bearing bank balances	8.21	9.37	45	5.36	6.40	45	6.56	7.51	44	1.66	3.06	43	1.55	3.04	41
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0.77	1.51	39	0.04	1.85	4	0.04	1.68	5	0.01	1.91	3	0.03	1.96	6
Trading assets	0.69	0.58	76	1.47	1.04	79	1.28	1.01	79	0.66	1.19	74	0.23	1.33	65
Total earning assets.....	92.90	91.57	63	93.03	90.87	73	93.23	91.05	75	92.06	89.53	74	92.66	89.74	78
Non-interest cash and due from depository institutions.....	0.99	0.99	47	0.55	1.03	12	0.47	1.07	10	0.61	1.14	16	0.50	1.21	10
Other real estate owned.....	0.01	0.01	48	0.02	0.03	52	0.02	0.02	58	0.03	0.03	61	0.05	0.04	66
All other assets.....	6.11	7.39	33	6.43	8.03	29	6.30	7.82	31	7.34	9.27	29	6.84	8.98	26
Memoranda															
Short-term investments	8.98	12.31	40	5.41	10.21	32	6.60	11.17	31	1.68	7.63	16	1.59	7.80	18
U.S. Treasury securities.....	0.58	1.18	62	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.24	0.75	44	0	0.59	10	0	0.63	11	0	0.54	13	0.15	0.69	46
Municipal securities	4.37	1.70	83	3.63	1.60	80	3.68	1.69	79	3.01	1.34	80	2.14	1.62	65
Mortgage-backed securities	8.32	13.46	27	6.78	11.20	27	7.43	11.75	31	7.94	11.44	30	9.73	11.13	43
Asset-backed securities	0.29	0.47	66	0.38	0.31	73	0.38	0.32	71	0.44	0.28	74	0.48	0.33	76
Other debt securities	1.40	0.51	81	1.34	0.40	84	1.42	0.42	84	1.73	0.39	88	0.53	0.41	71
Loans held-for-sale.....	0.16	0.50	44	0.37	0.52	51	0.32	0.52	48	0.17	0.39	46	0.13	0.30	47
Loans held for investment	69.44	58.34	81	74.63	63.22	81	73.11	61.72	80	77.10	63.50	85	78.40	63.93	88
Real estate loans secured by 1–4 family	20.29	11.57	87	18.86	12.28	77	18.81	11.91	80	20.26	13.29	76	20.07	13.46	78
Revolving	4.09	1.44	95	4.61	1.72	95	4.47	1.66	95	5.78	2.07	93	6.70	2.27	94
Closed-end, secured by first liens	16.07	9.73	83	14.11	10.10	73	14.20	9.81	73	14.28	10.69	73	13.10	10.57	65
Closed-end, secured by junior liens	0.13	0.19	48	0.15	0.24	44	0.14	0.22	46	0.20	0.28	50	0.27	0.31	55
Commercial real estate loans	29	22.35	65	29.17	22.30	64	29.31	22.22	65	32.35	22.23	71	33.20	21.58	75
Construction and land development	3.80	3.40	58	3.65	3.47	55	3.83	3.40	60	3.85	3.44	60	3.85	3.51	57
Multifamily.....	2.80	3.32	57	2.30	3.10	43	2.42	3.12	47	2.38	3.01	48	2.12	2.72	48
Nonfarm nonresidential	22.40	14.65	80	23.22	14.72	80	23.06	14.72	79	26.11	14.69	83	27.24	14.44	89
Real estate loans secured by farmland.....	2.56	0.35	96	2.70	0.33	96	2.67	0.33	96	3.21	0.36	96	3.48	0.41	96

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	74.50	60.51	72	67.65	56.15	68	69.16	57.15	69	72.25	57.46	70	72.26	56.49	72
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	74.50	60.51	72	67.65	56.15	68	69.16	57.15	69	72.25	57.46	70	72.26	56.49	72
Real estate loans secured by 1–4 family.....	29.15	20	79	25.15	19.51	69	25.61	19.43	69	26.22	20.75	67	25.55	21.10	63
Revolving	5.87	2.47	90	6.15	2.66	92	6.09	2.64	91	7.48	3.15	92	8.53	3.50	94
Closed-end.....	23.27	17.35	71	19	16.64	64	19.52	16.59	65	18.74	17.39	58	17.02	17.39	49
Commercial real estate loans	41.67	37.13	53	38.90	33.63	54	39.92	34.63	57	41.87	33.52	62	42.28	32.14	63
Construction and land development.....	5.46	5.69	53	4.87	5.18	53	5.22	5.26	55	4.99	5.09	56	4.90	5.20	54
1–4 family.....	1.75	1.19	70	1.19	0.94	64	1.31	0.93	66	1.48	0.94	70	1.45	1.02	68
Other.....	3.71	4.46	45	3.67	4.09	51	3.91	4.19	52	3.50	4.02	50	3.45	4.05	48
Multifamily.....	4.02	5.41	46	3.06	4.78	38	3.30	4.96	39	3.09	4.69	42	2.70	4.10	42
Nonfarm nonresidential	32.19	24.45	66	30.96	22.19	70	31.40	22.93	71	33.80	22.15	75	34.68	21.40	80
Owner-occupied.....	16.38	8.31	87	15.70	7.46	90	16.18	7.68	89	18.04	7.72	92	18.43	8.03	93
Other.....	15.80	15.83	49	15.26	14.52	53	15.22	14.95	50	15.76	14.34	55	16.26	13.38	57
Real estate loans secured by farmland.....	3.68	0.61	92	3.60	0.52	95	3.63	0.54	93	4.16	0.55	95	4.43	0.63	94
Loans to depository institutions and acceptances of other banks.....	0.54	0.03	92	0.57	0.06	90	0.52	0.06	89	0.41	0.11	86	0	0.12	58
Commercial and industrial loans	14.36	19.45	35	21.37	22.98	47	19.34	22.17	42	14.80	19.53	38	14.10	20.32	36
Loans to individuals	2.60	6.58	51	2.54	6.23	48	2.55	6.13	48	2.84	7.13	47	2.68	7.36	45
Credit card loans	0	0.51	45	0	0.63	44	0	0.65	44	0	0.81	42	0	1.02	41
Agricultural loans.....	0.80	0.38	83	0.75	0.31	83	0.98	0.32	86	1.04	0.37	83	1.29	0.46	83
Other loans and leases.....	7.20	8.42	59	7.12	9.11	58	7.44	9.09	57	8.67	9.85	57	9.66	9.66	62
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	573.03	383.43	86	629.02	387.92	91	575.33	381.27	85	622.48	391.26	87	608.35	379.80	90
Real estate loans secured by 1–4 family.....	224.19	124.74	86	233.90	130.23	89	213.05	125.03	86	225.89	138.18	79	215.11	137.84	82
Revolving	45.17	15.53	94	57.18	18.32	95	50.65	17.42	94	64.43	21.26	94	71.80	23.33	94
Closed-end.....	179.01	107.54	83	176.72	110.40	80	162.39	106.14	77	161.46	115.20	75	143.31	112.79	66
Commercial real estate loans	320.50	238.58	73	361.68	237.16	78	332.05	234.65	75	360.75	229.44	79	355.96	219.72	79
Construction and land development.....	42.01	36.07	60	45.27	36.48	65	43.44	35.62	61	42.97	34.95	63	41.25	35.36	60
1–4 family.....	13.45	7.44	77	11.10	6.64	73	10.87	6.34	74	12.77	6.61	75	12.22	7.04	72
Other.....	28.56	28.34	52	34.17	28.60	60	32.56	28.16	60	30.19	27.32	56	29.03	27.26	55
Multifamily.....	30.94	35.29	56	28.49	32.93	51	27.42	32.74	50	26.59	31.04	50	22.71	27.85	49
Nonfarm nonresidential	247.56	156.30	83	287.93	156.60	90	261.19	155.06	87	291.19	152.10	91	291.99	147.22	90
Owner-occupied.....	126	52.63	92	146.02	52.43	96	134.58	52.37	95	155.40	53.07	95	155.14	54.89	95
Other.....	121.56	100.99	60	141.91	101.87	67	126.61	100.54	60	135.79	97.41	66	136.85	91.80	68
Real estate loans secured by farmland.....	28.34	3.67	96	33.44	3.43	96	30.23	3.44	96	35.84	3.60	95	37.28	4.02	96
Loans to depository institutions and acceptances of other banks.....	4.18	0.20	93	5.30	0.31	94	4.35	0.28	92	3.51	0.44	90	0	0.54	58
Commercial and industrial loans	110.42	116.17	55	198.70	150.16	73	160.90	139.91	61	127.49	122.02	54	118.67	128.82	48
Loans to individuals	19.99	36.56	55	23.66	36.83	56	21.21	37.47	55	24.50	43.51	51	22.60	42.67	50
Credit card loans	0	2.58	45	0	3.28	44	0	3.30	45	0	4.34	42	0	5.31	41
Agricultural loans.....	6.14	2.03	85	6.99	1.99	86	8.12	1.88	88	8.93	2.18	86	10.88	2.72	86
Other loans and leases.....	55.38	47.63	66	66.21	49.92	66	61.92	49.54	64	74.70	52.44	68	81.36	51.79	72
Supplemental															
Non-owner occupied CRE loans / Gross loans	26.17	29.25	45	24.12	26.62	45	24.66	27.32	45	24.86	26.45	46	24.82	24.79	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	201.25	187.63	53	224.25	186.45	57	205.15	183.76	53	214.16	178.57	57	208.92	167.93	59
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	327.25	244.92	74	370.27	243.47	80	339.73	240.85	76	369.56	236.10	79	364.06	225.98	80

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.98	12.31	40	5.41	10.21	32	6.60	11.17	31	1.68	7.63	16	1.59	7.80	18
Liquid assets	19.03	29.12	25	14.16	24.65	19	15.73	26.22	21	10.86	22.44	16	12.17	22.72	15
Investment securities	15.38	20.37	33	12.24	17.19	29	13.03	17.85	31	13.22	16.99	34	13.12	17.27	34
Net loans and leases	68.62	58.81	75	73.95	63	80	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88
Net loans, leases and standby letters of credit	69.74	59.61	77	75.10	63.89	80	73.52	62.48	81	77.91	64.84	86	79.25	65.07	89
Core deposits	82	75.52	75	78.53	69.20	74	77.97	70.67	64	76.19	63.09	81	74.11	62.13	76
Noncore funding	3.89	10.15	21	7.68	15.53	29	7.56	14.13	34	8.74	19.36	20	11.79	21.34	26
Time deposits of \$250K or more	0.86	1.67	29	1.45	2.35	35	1.28	2.11	34	2.16	2.94	44	2.06	2.89	39
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.15	1.19	33	0.28	1.44	36	0.23	1.47	33	1.75	1.94	62	2.15	1.97	68
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.15	0.54	48	0.28	0.59	50	0.23	0.54	49	1.75	0.48	78	2.15	0.54	82
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.88	0.88	75	2.11	1.75	69	2.21	1.24	74	1.52	3.01	35	2.04	3.67	36
Earning assets that reprice within 1 year	43.59	38.80	63	41.07	38.76	50	42.45	39.38	53	42.49	39.29	60	42.48	40.29	57
Interest-bearing liabilities that reprice within 1 year	4.87	6.64	49	6.54	8.86	44	5.72	8.20	44	7.86	10.19	38	7.65	10.01	43
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	38.73	30.83	68	34.53	27.76	61	36.73	29.11	64	34.63	26.63	72	34.84	27.38	67
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-6.11	-3.31	41	2.64	6.19	41	1.12	3.20	48	7.87	14.45	29	11.23	16.62	33
Net short-term noncore funding dependence	-6.50	-9.17	53	-0.99	-2.71	50	-2.50	-4.76	55	4.63	3.38	45	7.87	4.66	53
Short-term investment / Short-term noncore funding	251.35	304.29	56	118.78	149.65	54	147.87	184.19	51	28.75	77.77	38	18.14	66.46	26
Liquid assets - short-term noncore funding / Nonliquid assets	19.08	36.72	30	11.19	24.47	32	13.37	28.18	30	5.64	16.97	31	3.90	16.04	31
Net loans and leases / Total deposits	81.83	73.05	72	91.04	82.06	74	89.85	79.43	77	96.18	90.31	66	98	90.08	78
Net loans and leases / Core deposits	83.68	78.83	62	94.17	92.26	59	92.82	88.34	64	100.44	103.93	51	104.91	105	56
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.29	0.50	17	1.12	1.73	49	0.90	1.57	49	0.77	0.72	64	0.27	-0.82	89
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.77	1.06	83	5.49	4.54	65	5.54	4.31	70	1.81	1.36	66	-1.98	-1.98	50
Structured notes appreciation (depreciation) / Tier 1 capital	0			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	22.63	13.65	69	9.74	11.41	57	8.25	11.38	54	12.80	12.67	59	22.40	16.19	63
Available-for-sale securities	76.16	84.59	30	89.41	86.72	41	90.83	87.23	44	86.45	85.40	40	76.80	81.88	36
U.S. Treasury securities	3.78	6.01	63	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	1.53	4.24	48	0	3.94	10	0	4.01	10	0	3.49	13	1.17	4.02	48
Municipal securities	28.41	8.38	89	29.66	9.87	85	28.26	9.83	83	22.80	7.75	84	16.28	9.16	75
Mortgage-backed securities	54.09	66.09	30	55.39	66.61	30	57.02	66.64	36	60.06	67.43	37	74.11	65.45	58
Asset-backed securities	1.86	2.45	66	3.14	1.91	74	2.91	1.91	73	3.33	1.66	76	3.62	2.05	77
Other debt securities	9.12	3.01	87	10.96	2.93	88	10.89	3.01	89	13.06	2.94	89	4.01	2.79	72
Mutual funds and equity securities	1.21	0.29	90	0.85	0.38	77	0.92	0.35	82	0.75	0.40	73	0.80	0.42	76
Debt securities 1 year or less	5.03	8.18	47	0.36	11.25	3	0.34	10.55	4	0.10	11.86	0	0.25	11.91	5
Debt securities 1 to 5 years	20.49	17.39	60	1.16	17.70	10	1.28	17.03	10	1.34	17.94	11	2.59	19.18	17
Debt securities over 5 years	73.27	72.07	46	97.63	68.10	95	97.46	69.86	93	97.81	66.02	97	96.32	64.73	95
Pledged securities	64.02	33.37	84	18.19	37.16	30	15.44	35.67	25	16.01	30.57	32	35.94	33.30	55
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	71.31	64.27	63	199.03	124.80	75	365.91	183.32	80	12.03	26.69	50	5.30	6.77	53
Investment securities	29.63	32.48	54	14.62	20.30	44	16.69	23.62	43	6.66	11.75	53	6.34	9.42	58
Core deposits	7.76	16.96	13	21.07	26	42	21.11	26.88	34	8.88	11.23	54	1.48	7.29	28
Noncore funding	-47.74	-21.64	15	0.21	-6.57	60	2.38	-12.18	68	-21.50	6.59	12	22.51	10.67	73

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			8,651,055	6,689,519	6,306,583
Commit: Secured commercial real estate loans	1,985,319	1,545,997	1,787,963	1,168,624	1,188,972
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	294,052	294,428	298,750	303,020	309,352
Standby letters of credit	56,387	54,112	56,229	50,432	48,682
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	53,000	414,110	292,262	255,000	85,102
Written options contracts (interest rate)	924,716	613,965	702,651	164,968	111,346
Purchased options contracts (interest rate)	616,457	163,086	316,593	22,925	8,000
Interest rate swaps	8,171,537	7,555,367	7,734,828	6,535,812	5,126,380
Futures and forward foreign exchange	22,456	18,810	14,865	24,661	31,622
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						33.43	22.01	84	30.60	23.52	75	30.55	24.05	73	
Standby letters of credit	1.12	0.66	81	1.15	0.72	77	1.15	0.71	79	1.39	0.84	81	1.50	0.92	80
Commercial and similar letters of credit	0.21	0.02	95	0.21	0.02	97	0.22	0.02	95	0.23	0.02	96	0.24	0.02	95
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	37.17	47.31	72	34.35	51.49	67	35.02	48.62	67	32.03	68.47	60	25.98	65.81	58
Interest rate contracts	37.08	35.15	77	34.27	36.10	70	34.96	34.36	71	31.92	47.31	63	25.83	43.84	62
Interest rate futures and forward contracts	0.20	4.39	46	1.62	8.89	62	1.13	6.21	59	1.17	10.67	63	0.41	11.40	53
Written options contracts (interest rate)	3.51	1.69	84	2.41	2.33	73	2.72	2.18	74	0.75	2.47	60	0.54	2.16	52
Purchased options contracts (interest rate)	2.34	1.29	81	0.64	1.45	65	1.22	1.46	74	0.10	2.65	50	0.04	2.32	52
Interest rate swaps	31.03	20.27	82	29.60	20.71	77	29.89	20.83	79	29.90	28.86	74	24.84	26.74	74
Foreign exchange contracts	0.09	6.12	63	0.07	5.79	58	0.06	6.01	57	0.11	10.12	55	0.15	10.92	53
Futures and forward foreign exchange contracts	0.09	3.76	65	0.07	3.70	60	0.06	3.47	58	0.11	5.23	57	0.15	5.22	56
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							47.16	42.82	73	40.78	45.53	63	39.78	44.93	62

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	9,788,166	8,765,338	9,061,199	7,003,366	5,362,450
Interest rate contracts	9,765,710	8,746,528	9,046,334	6,978,705	5,330,828
Foreign exchange contracts.....	22,456	18,810	14,865	24,661	31,622
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	75,456	432,920	307,127	279,661	116,724
Written options	924,716	613,965	702,651	164,968	111,346
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	924,716	613,965	702,651	164,968	111,346
Purchased options	616,457	163,086	316,593	22,925	8,000
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	616,457	163,086	316,593	22,925	8,000
Swaps	8,171,537	7,555,367	7,734,828	6,535,812	5,126,380
Held for trading.....	8,904,451	7,881,539	8,368,014	6,581,662	5,142,380
Interest rate contracts	8,904,451	7,881,539	8,368,014	6,581,662	5,142,380
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	883,715	883,799	693,185	421,704	220,070
Interest rate contracts	861,259	864,989	678,320	397,043	188,448
Foreign exchange contracts.....	22,456	18,810	14,865	24,661	31,622
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,863,450	8,151,108	8,356,898	6,836,908	5,250,728
One year or less	2,091,990	2,482,680	2,319,800	1,786,397	947,214
Over 1 year to 5 years	2,383,154	1,292,374	1,467,836	952,456	679,724
Over 5 years	4,388,306	4,376,054	4,569,262	4,098,055	3,623,790
Gross negative fair value (absolute value)	115,742	192,865	179,415	77,791	48,566
Gross positive fair value.....	209,626	395,670	351,045	146,776	62,944
Held for trading.....	205,369	383,305	342,688	145,361	61,401
Non-traded.....	4,257	12,365	8,357	1,415	1,543
Current credit exposure on risk-based capital derivative contracts	194,790	377,753	332,802	144,731	50,897
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.77	94.10	45	99.79	94.62	48	99.84	94.10	53	99.65	93.44	51	99.41	92.91	56
Foreign exchange contracts	0.23	3.22	59	0.21	3.07	57	0.16	3.49	52	0.35	3.20	54	0.59	3.39	52
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0.77	12.59	26	4.94	14.59	43	3.39	14.05	33	3.99	13.49	41	2.18	12.78	34
Written options	9.45	7.18	70	7	8.60	56	7.75	8.18	60	2.36	5.91	44	2.08	6.60	39
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	9.45	6.91	71	7	8.13	60	7.75	7.73	62	2.36	5.10	46	2.08	5.49	44
Purchased options	6.30	3.41	71	1.86	3.51	61	3.49	3.42	67	0.33	4.42	44	0.15	4.19	44
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	6.30	3.01	76	1.86	2.98	64	3.49	2.86	69	0.33	3.35	47	0.15	3.20	49
Swaps	83.48	71.71	53	86.20	67.37	62	85.36	68.76	58	93.32	69.75	72	95.60	70.34	75
Held for trading	90.97	40.70	76	89.92	43.02	76	92.35	43.53	77	93.98	44.16	77	95.90	46.31	82
Interest rate contracts	90.97	34.66	87	89.92	36.62	90	92.35	36.62	89	93.98	37.24	89	95.90	38.40	94
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	9.03	59.30	23	10.08	56.98	23	7.65	56.47	22	6.02	55.84	22	4.10	53.69	17
Interest rate contracts	8.80	56.22	23	9.87	54.32	23	7.49	53.82	22	5.67	52.22	22	3.51	50.60	20
Foreign exchange contracts	0.23	0.36	77	0.21	0.39	79	0.16	0.46	75	0.35	0.34	77	0.59	0.57	79
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	90.55	91.91	31	92.99	90.28	43	92.23	91.48	34	97.62	93.86	50	97.92	94.47	54
One year or less	21.37	27.90	55	28.32	31.66	56	25.60	32.05	53	25.51	32.17	55	17.66	32.51	45
Over 1 year to 5 years	24.35	29.78	43	14.74	27.15	33	16.20	27.06	35	13.60	30.45	29	12.68	31.16	23
Over 5 years	44.83	29.19	68	49.92	28.15	75	50.43	29.56	74	58.52	28.09	82	67.58	28.71	87
Gross negative fair value (absolute value)	1.18	1.18	56	2.20	1.65	67	1.98	1.55	67	1.11	0.83	68	0.91	0.72	65
Gross positive fair value	2.14	1.59	74	4.51	2.48	87	3.87	2.23	86	2.10	1.19	85	1.17	0.85	78
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.05	75	0.10	0.07	80	0.09	0.07	78	0.04	0.06	75	0.03	0.06	70
Gross positive fair value (X)	0.10	0.06	79	0.21	0.10	88	0.17	0.09	85	0.08	0.07	81	0.04	0.06	73
Held for trading (X)	0.09	0.05	84	0.21	0.07	89	0.17	0.07	88	0.08	0.06	85	0.03	0.05	77
Non-traded (X)	0	0.01	29	0.01	0.02	46	0	0.02	37	0	0.01	30	0	0.01	26
Current credit exposure (X)	0.09	0.05	81	0.20	0.07	90	0.16	0.06	85	0.08	0.05	81	0.03	0.04	75
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.99	0.59	80	1.96	0.91	83	1.69	0.85	82	0.78	0.73	78	0.29	0.53	72

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	277,567	163,621	163,621	160,537	169,910
Gross losses	19,958	27,539	30,558	53,187	66,076
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	9,128	14,659	21,020	17,162	12,495
Net losses	10,830	12,880	9,538	36,025	53,581
Provision for loan and lease losses	-10,010	70,360	77,760	32,825	46,907
Adjustments	0	45,724	45,724	6,285	-2,699
Ending balance	256,727	266,825	277,567	163,622	160,537
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct												
Provision for loan and lease losses / Average assets	-0.05	-0.12	61	0.40	0.66	27	0.32	0.51	26	0.15	0.15	64	0.23	0.14	80
Provision for loan and lease losses / Average loans and leases	-0.07	-0.21	66	0.52	1.06	20	0.42	0.82	23	0.20	0.24	53	0.30	0.24	73
Provision for loan and lease losses / Net loan and lease losses	-92.43	-65.12	47	546.27	587.54	64	815.27	487.86	82	91.12	130.58	17	87.54	134.68	25
Allowance for loan and lease losses / Total loans and leases not held for sale	1.40	1.32	62	1.40	1.58	42	1.47	1.58	46	0.97	0.83	68	0.99	0.90	66
Allowance for loan and lease losses / Total loans and leases	1.40	1.30	64	1.39	1.55	42	1.46	1.55	48	0.97	0.81	69	0.99	0.89	66
Allowance for loan and lease losses / Net loans and leases losses (X)	17.78	17.40	65	15.54	11.29	74	29.10	11.58	87	4.54	8.03	48	3	7.54	27
Allowance for loan and lease losses / Nonaccrual assets	184.82	330.05	27	207.93	301.93	39	202.31	299.17	40	130.80	218.72	37	124.02	214.03	32
ALLL / 90+ days past due + nonaccrual loans and leases	170.81	271.93	31	187.79	249.38	40	188.66	244.34	42	115.92	151.73	44	114.93	160.51	43
Gross loan and lease losses / Average loans and leases	0.14	0.20	45	0.20	0.35	41	0.17	0.34	36	0.32	0.28	68	0.42	0.30	78
Recoveries / Average loans and leases	0.06	0.08	48	0.11	0.07	77	0.11	0.07	78	0.10	0.08	73	0.08	0.09	49
Net losses / Average loans and leases	0.08	0.12	48	0.09	0.28	32	0.05	0.27	16	0.22	0.21	61	0.34	0.22	80
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	29.87	25.09	69	27.56	24.77	65	39.52	33.98	68	25.97	36.22	40	37.53	41.30	58
Earnings coverage of net loan and lease losses (X)	22.51	26.30	57	16.80	20.97	60	29.36	22.91	72	8.24	24.40	34	5.22	21.75	21
Net Loan and Lease Losses By Type															
Real estate loans	0.07	0.02	79	-0.06	0.04	3	-0.07	0.04	1	-0.03	0.01	8	0.02	0.02	61
Real estate loans secured by 1-4 family	0.02	-0.01	85	-0.06	0.01	9	-0.07	0.01	4	0.03	0.01	75	0.06	0.01	84
Revolving	0.07	-0.07	87	-0.25	0.01	8	-0.30	0.01	6	0.05	0.02	66	0.14	0.03	83
Closed-end	0.01	-0.01	80	0	0.01	57	-0.01	0	34	0.02	0	75	0.02	0.01	68
Commercial real estate loans	0.10	0.04	77	-0.06	0.06	3	-0.08	0.07	1	-0.08	0.01	3	0	0.01	35
Construction and land development	-0.18	0.01	3	-0.70	0	1	-0.71	0	0	-0.43	-0.01	2	-0.12	-0.03	12
1-4 family	-0.16	0	0	-0.71	0	0	-0.72	0	0	-0.41	0	0	-0.08	-0.01	4
Other	-0.02	0.01	21	0.01	0	81	0.01	0	72	-0.02	-0.01	23	-0.05	-0.02	22
Multifamily	-0.01	0.01	10	0	0	58	0	0	58	0.01	0	84	-0.01	0	22
Nonfarm nonresidential	0.17	0.05	82	0.03	0.08	46	0.01	0.11	31	-0.03	0.02	7	0.01	0.02	56
Owner-occupied	0.09	0.01	94	0.02	0.02	69	0.01	0.02	59	-0.02	0.01	4	0.01	0.01	64
Other	0.07	0.04	76	0.01	0.05	53	0	0.08	35	-0.01	0.01	11	0	0.01	61
Real estate loans secured by farmland	0	-0.01	55	0.02	0.04	78	0.02	0.02	78	0	0.01	76	0.04	0	82
Commercial and industrial loans	0.10	0.19	43	0.30	0.46	46	0.26	0.47	40	1.24	0.37	93	2.04	0.31	96
Loans to individuals	0.42	0.72	42	0.68	1.25	38	0.65	1.13	44	0.73	1.17	41	0.71	1.16	47
Credit card loans	0	2.27	8	0	3.33	10	0	2.92	9	0	3.11	7	-800	2.92	1
Agricultural loans	0.18	0.02	88	4.01	0.11	96	2.32	0.19	93	0.23	0.08	82	0.65	0.15	85
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.04	0.09	56	0.24	0.14	76	0.17	0.15	67	0.35	0.15	80	0.01	0.14	45

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		55,540		41,302		80,058		75,797		68,693
90+ days past due loans and leases		11,389		13,762		9,929		16,055		11,106
Nonaccrual loans and leases.....		138,907		128,322		137,198		125,098		128,572
Total past due and nonaccrual loans and leases.....		205,836		183,386		227,185		216,950		208,371
Restructured 30–89 days past due		1,064		949		1,234		4,288		4,977
Restructured 90+ days past due		5,501		943		628		1,777		937
Restructured nonaccrual		59,802		37,024		35,755		20,825		28,659
Total restructured loans and leases		66,367		38,916		37,617		26,890		34,573
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		41,114		68,298		66,570		49,084		55,691
Other real estate owned.....		1,896		4,564		4,178		6,831		10,518
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		875
Total other assets past due and nonaccrual.....		0		0		0		0		875
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.30	0.29	61	0.22	0.37	38	0.42	0.39	65	0.45
90+ days past due loans and leases	0.06	0.09	66	0.07	0.13	61	0.05	0.12	52	0.10
Nonaccrual loans and leases.....	0.76	0.54	75	0.67	0.66	55	0.72	0.66	61	0.74
90+ days past due and nonaccrual loans and leases.....	0.82	0.68	69	0.74	0.84	52	0.77	0.85	51	0.84
30–89 days past due restructured.....	0.01	0.01	67	0	0.01	61	0.01	0.01	57	0.03
90+ days past due restructured	0.03	0	89	0	0.01	78	0	0.01	74	0.01
Nonaccrual restructured.....	0.33	0.12	88	0.19	0.14	70	0.19	0.13	72	0.12
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.30	0.29	61	0.22	0.37	38	0.42	0.40	65	0.45
90+ days past due assets	0.06	0.09	66	0.07	0.13	61	0.05	0.12	52	0.10
Nonaccrual assets	0.76	0.55	75	0.67	0.67	55	0.72	0.67	61	0.74
30+ days past due and nonaccrual assets	1.12	1	66	0.96	1.25	42	1.20	1.29	57	1.28
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.57	0.40	76	0.56	0.52	61	0.57	0.52	64	0.65
90+ days past due and nonaccrual assets + other real estate owned	0.58	0.42	75	0.57	0.55	58	0.58	0.55	61	0.68
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.72	0.48	81	0.80	0.61	72	0.81	0.60	74	0.86
Allowance for loan and lease losses	73.42	67.85	66	76.11	66.38	71	75.59	66.66	70	114.34
Equity capital + allowance for loan and lease losses	6.38	4.12	81	7.64	5.10	77	7.25	4.97	79	7.47
Tier 1 capital + allowance for loan and lease losses	7.73	4.89	82	9.60	6.26	81	8.95	6.05	77	9.54
Loans and leases + other real estate owned	1.03	0.82	69	1.06	0.98	61	1.10	0.97	64	1.11

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.26	0.25	63	0.27	0.35	49	0.49	0.39	67	0.52	0.38	73	0.49	0.42	68
	90+ days past due		0.08	0.12	69	0.09	0.17	64	0.07	0.16	62	0.12	0.16	70	0.08	0.22	57
	Nonaccrual.....		0.78	0.60	72	0.66	0.70	53	0.75	0.76	60	0.61	0.46	69	0.58	0.57	61
Commercial and industrial	30–89 days past due		0.57	0.24	86	0.08	0.24	31	0.27	0.23	69	0.12	0.31	27	0.27	0.30	54
	90+ days past due		0.02	0.02	72	0.05	0.03	76	0.01	0.03	57	0.04	0.05	61	0.05	0.05	66
	Nonaccrual.....		0.49	0.65	48	0.45	0.80	27	0.45	0.75	36	0.98	0.83	63	1.06	0.76	71
Individuals	30–89 days past due		0.61	0.60	61	0.43	0.74	36	0.73	0.83	48	1.07	0.83	64	0.86	0.84	46
	90+ days past due		0.04	0.08	54	0.06	0.11	56	0.09	0.14	57	0.10	0.17	58	0.09	0.16	57
	Nonaccrual.....		0.06	0.17	40	0.05	0.24	32	0.07	0.28	37	0	0.17	11	0	0.23	8
Depository institution loans	30–89 days past due		0	0.03	44	0	0.01	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	47	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	49	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0.70	0.11	91	0.28	0.15	76	0.34	0.17	76	0.29	0.24	68	0.05	0.17	60
	90+ days past due		0.09	0	94	0	0	45	0	0	44	0.07	0	93	0	0	43
	Nonaccrual.....		0.92	0.51	79	2.46	0.72	84	1.43	0.49	84	5.66	0.67	93	5.09	0.75	92
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.07	0.11	62	0.03	0.14	48	0.12	0.18	60	0.28	0.20	68	0.11	0.17	55
	90+ days past due		0	0.01	33	0.01	0.01	78	0.01	0.01	77	0.01	0.01	77	0.02	0.01	82
	Nonaccrual.....		1.39	0.13	96	1.49	0.19	95	1.35	0.15	95	1.13	0.13	96	1.65	0.14	98

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.52	0.36	71	0.39	0.51	45	0.82	0.65	74	1.08	0.67	80	1.01	0.71	77
	90+ days past due	0.07	0.25	62	0.14	0.36	66	0.16	0.33	71	0.21	0.31	74	0.18	0.46	64
	Nonaccrual	0.92	0.76	69	0.75	0.91	54	0.80	0.89	56	0.61	0.73	49	0.61	0.86	46
Revolving	30–89 days past due	0.41	0.33	64	0.43	0.40	58	0.60	0.48	64	0.92	0.45	89	0.70	0.50	72
	90+ days past due	0.20	0.03	88	0.23	0.02	93	0.22	0.03	92	0.19	0.05	89	0.20	0.05	87
	Nonaccrual	0.90	1.05	63	0.68	1.28	45	0.81	1.13	59	0.54	1	44	0.52	1.17	41
Closed-end	30–89 days past due	0.55	0.36	75	0.38	0.52	46	0.88	0.65	75	1.14	0.70	80	1.17	0.75	80
	90+ days past due	0.04	0.27	56	0.11	0.41	63	0.14	0.38	68	0.21	0.35	71	0.18	0.53	62
	Nonaccrual	0.92	0.71	71	0.77	0.89	56	0.80	0.87	56	0.63	0.70	52	0.66	0.84	46
Junior lien	30–89 days past due	0	0.01	43	0.01	0.02	56	0.01	0.02	40	0.01	0.02	43	0.02	0.03	53
	90+ days past due	0	0	82	0.01	0	81	0	0	79	0.02	0	92	0.02	0	86
	Nonaccrual	0.02	0.04	47	0.02	0.05	33	0.03	0.04	43	0.03	0.04	43	0.04	0.06	54
Commercial real estate	30–89 days past due	0.09	0.16	48	0.19	0.21	58	0.32	0.26	68	0.19	0.18	65	0.21	0.17	63
	90+ days past due	0.09	0.01	93	0.05	0.02	83	0.02	0.02	68	0.06	0.03	73	0.01	0.03	49
	Nonaccrual	0.61	0.48	67	0.51	0.53	55	0.65	0.62	56	0.49	0.23	82	0.52	0.28	81
Construction and development	30–89 days past due	0.10	0.15	63	0.16	0.24	62	0.23	0.28	60	0.28	0.28	66	0.32	0.21	69
	90+ days past due	0	0.01	78	0.26	0.01	98	0.02	0.01	83	0.08	0.02	87	0	0.02	62
	Nonaccrual	0.11	0.31	56	0.24	0.32	66	0.20	0.41	56	0.53	0.20	87	1.27	0.19	93
1–4 family	30–89 days past due	0.04	0.03	75	0	0.03	58	0.09	0.03	81	0.15	0.06	82	0.32	0.06	91
	90+ days past due	0	0	90	0.26	0	99	0.02	0	89	0.07	0	94	0	0	43
	Nonaccrual	0.02	0.02	75	0.07	0.03	83	0.05	0.03	77	0.26	0.02	95	1.05	0.02	98
Other	30–89 days past due	0.07	0.10	70	0.15	0.17	66	0.14	0.22	63	0.13	0.20	62	0.01	0.13	33
	90+ days past due	0	0	40	0	0	39	0	0	40	0.01	0.01	77	0	0.02	66
	Nonaccrual	0.09	0.25	60	0.17	0.26	61	0.15	0.35	60	0.26	0.17	81	0.22	0.15	74
Multifamily	30–89 days past due	0	0.09	53	0.01	0.09	52	0.07	0.09	62	0.21	0.08	85	0.38	0.10	86
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0.09	0.01	92
	Nonaccrual	0.11	0.13	73	0.10	0.09	65	0.09	0.11	60	0.03	0.05	57	0.05	0.08	57
Nonfarm non-residential	30–89 days past due	0.10	0.12	58	0.22	0.21	61	0.36	0.23	73	0.18	0.14	66	0.18	0.17	57
	90+ days past due	0.11	0.01	93	0.02	0.02	74	0.02	0.02	71	0.06	0.03	78	0	0.03	21
	Nonaccrual	0.75	0.58	69	0.60	0.68	56	0.79	0.80	56	0.53	0.28	79	0.45	0.30	71
Owner Occupied	30–89 days past due	0.09	0.04	81	0.18	0.07	83	0.32	0.07	95	0.15	0.07	85	0.12	0.09	64
	90+ days past due	0.03	0	92	0.01	0	81	0.02	0	84	0.06	0.01	85	0	0.01	25
	Nonaccrual	0.62	0.20	89	0.39	0.26	71	0.59	0.27	87	0.37	0.16	82	0.29	0.17	75
Other	30–89 days past due	0.01	0.07	31	0.03	0.13	42	0.04	0.14	48	0.03	0.07	38	0.06	0.07	64
	90+ days past due	0.08	0.01	93	0.02	0.01	79	0	0.01	68	0	0.01	30	0	0.01	31
	Nonaccrual	0.14	0.31	41	0.20	0.36	51	0.20	0.44	40	0.16	0.10	72	0.16	0.13	68
Farmland	30–89 days past due	0.13	0.13	73	0.29	0.24	71	0	0.11	61	0.21	0.23	63	0.14	0.25	62
	90+ days past due	0	0.01	44	0.12	0.01	92	0.01	0	92	0.16	0.01	92	0.17	0.01	92
	Nonaccrual	1.60	1.06	77	1.68	1.49	68	1.44	1.13	71	1.78	0.84	75	0.92	1.23	63
Credit card	30–89 days past due	0	0.79	7	0	0.92	8	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0	0.78	12	100	0.73	98
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018							
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,222,826		1,233,623		1,238,078		1,262,922		1,360,604						
Retained earnings	1,314,044		1,157,860		1,181,643		1,079,390		946,032						
Accumulated other comprehensive income (AOCI)	25,615		56,954		65,091		-137		-59,063						
Common equity tier 1 minority interest	0		0		0		0		0						
Common equity tier 1 capital before adjustments/deductions	2,562,485		2,448,437		2,484,812		2,342,175		2,247,573						
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	547,845		541,864		544,959		545,322		541,785						
Accumulated other comprehensive income-related adjustments	25,615		56,954		65,091		-134		-59,059						
Other deductions from common equity tier 1 capital	0		0		0		0		0						
Subtotal:	1,989,025		1,849,619		1,874,762		1,796,987		1,764,847						
Adjustments and deductions for common equity tier 1 capital	0		0		0		0		0						
Common equity tier 1 capital	1,989,025		1,849,619		1,874,762		1,796,987		1,764,847						
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	192,878		0		192,878		0		0						
Non-qualifying capital instruments	0		0		0		0		0						
Tier 1 minority interest not included in common equity tier 1 capital	0		0		0		0		0						
Additional tier 1 capital before deductions	192,878		0		192,878		0		0						
Less: Additional tier 1 capital deductions	0		0		0		0		0						
Additional tier 1 capital	192,878		0		192,878		0		0						
Tier 1 Capital	2,181,903		1,849,619		2,067,640		1,796,987		1,764,847						
Tier 2 Capital															
Tier 2 capital instruments and related surplus	456,472		591,000		541,000		216,000		266,000						
Non-qualifying capital instruments	0		0		0		0		0						
Total capital minority interest not included in tier 1 capital	0		0		0		0		0						
Allowance for loan and lease losses in tier 2 capital	201,424		222,265		229,161		166,210		169,410						
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	657,896		813,265		770,161		382,210		435,410						
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0		0		0		0		0						
Tier 2 capital	657,896		813,265		770,161		382,210		435,410						
Exited advanced approach tier 2 capital															
Total capital	2,839,799		2,662,884		2,837,801		2,179,197		2,200,257						
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	26,443,649		25,206,698		25,781,681		21,794,513		20,119,746						
Less: Deductions from common equity tier 1 capital	547,845		541,864		544,959		526,345		541,785						
Less: Other deductions	0		0		0		0		0						
Total assets for leverage ratio	25,895,804		24,664,834		25,236,722		21,268,168		19,577,961						
Total risk-weighted assets	19,698,092		19,275,425		19,648,456		18,517,809		17,261,317						
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.10	12.59	12	9.60	12.26	9	9.54	12.35	5	9.70	12.11	14	10.22	12.09	22
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.08	13.31	10	9.60	12.97	3	10.52	13.08	7	9.70	12.78	3	10.22	12.85	8
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.42	15.21	42	13.81	15.12	28	14.44	15.23	44	11.77	14.36	5	12.75	14.45	24
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.43	9.07	33	7.50	9.05	9	8.19	9.13	20	8.45	9.76	15	9.01	9.71	28
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		257			219			220			205			176		17.35	103.97
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		257			219			220			205			176		17.35	103.97
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		-43			-60			-60			-93			92			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		-43			-60			-60			-93			92			
Total insurance underwriting net income		36			14			17			33			16		157.14	
Total property and casualty		0			0			0			0			0			
Total life and health		36			14			17			33			16		157.14	
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		432			147			192			265			183		193.88	272.41
Other insurance activities income		183			42			58			7			14		335.71	603.85
Insurance and reinsurance underwriting income		249			105			134			258			169		137.14	176.67
Premiums		183			42			58			258			169		335.71	103.33
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		183			42			58			258			169		335.71	103.33
Insurance benefits, losses, expenses		0			0			0			214			145			-100.00
Net assets of insurance underwriting subsidiaries		0			0			0			0						
Life insurance assets		268,292			253,638			255,491			229,143			124,465		5.78	128.35

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	83	0	0	80	0	0	79	0	0.01	76	0	0.01	74			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	53.46	18	0	54.17	16	0	53.67	17	0	51.47	18	0	56.12	15			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	46.54	82	100	45.83	83	100	46.33	82	100	48.53	81	100	43.88	84			
Separate account assets (L/H) / Total life assets	0	13.15	42	0	11.09	43	0	11.24	43	0	7.26	42	0	8.53	44			
Insurance activities revenue / Adjusted operating income	0.06	0.38	50	0.02	0.41	39	0.02	0.41	38	0.03	0.47	40	0.02	0.47	37			
Premium income / Insurance activities revenue	42.36	2.90	91	28.57	2.06	92	30.21	2.84	91	97.36	7.32	94	92.35	4.86	95			
Credit related premium income / Total premium income	0	31.14	35	0	40.11	28	0	38.23	29	0	34.91	29	0	44.54	25			
Other premium income / Total premium income	100	68.86	65	100	59.89	71	100	61.77	70	100	65.09	70	100	55.46	75			
Insurance underwriting net income / Consolidated net income	0.02	0.02	86	0.01	0.03	86	0.01	0.03	84	0.01	0.08	80	0.01	0.08	78			
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86				15.64			
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			17.39	1.99	77		
Insurance benefits, losses, expenses / Insurance premiums	0	-364.02	12	0	654.61	7	0	447.82	9	82.95	233.61	48	85.80	160.49	50			
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17				
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11	11.72	45	11.98	11.07	51	10.89	11.03	46	11.69	11.51	49	6.46	10.22	34			
Broker-Dealer Activities					0			0			0			0				
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		1.79	34	
Net assets of broker-dealer subsidiaries / Consolidated assets		0			0.44			0.75			0.75			0		1.39	34	

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	99,542	109,166	99,445	68,900	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	99,542	109,166	99,445	68,900	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	99,542	109,166	99,445	68,900	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31		1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-8.82	-0.16	38		-0.58		44.33	-2.40	90		22.48			7.24	
Total selected assets.....	-8.82	3.36	33		2.65		44.33	2.04	88		12.40			3.24	
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	23.44	34.52	31.43	33.93	19.59	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	200,004	50,010	50,012	388,823	332,050	299.93	3.54
Dividends	200,000	50,000	50,000	197,000	144,000	300.00	135.29
Interest	4	10	12	18	17	-60.00	-55.56
Management and service fees	0	0	0	191,805	188,033		-100.00
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	15,848	10,046	111,049	12,076	6,063	57.75	27703.51
Dividends	15,848	10,012	111,015	12,023	6,022	58.29	158380.00
Interest	0	0	0	0	0		
Management and service fees	0	34	34	53	41	-100.00	-100.00
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	215,852	60,056	161,061	400,899	338,113	259.42	11.71
Securities gains (losses)	0	0	0	0	0		
Other operating income	236	116	87	218	55	103.45	40.48
Total operating income	216,088	60,172	161,148	401,117	338,168	259.12	11.74
Operating Expenses							
Personnel expenses	8,211	5,822	8,030	152,551	145,481	41.03	-91.09
Interest expense	20,704	20,535	28,024	17,497	17,301	0.82	52.50
Other expenses	17,699	10,419	12,628	48,929	47,554	69.87	-26.77
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	46,614	36,776	48,682	218,977	210,336	26.75	-64.11
Income (loss) before taxes	169,474	23,396	112,466	182,140	127,832	624.37	166.90
Applicable income taxes (credit)	-9,776	-7,327	-9,679	-5,798	-7,100		
Extraordinary items							
Income before undistributed income of subsidiaries	179,250	30,723	122,145	187,938	134,932	483.44	152.66
Equity in undistributed income of subsidiaries	34,361	96,490	55,895	38,400	73,461	-64.39	-29.20
Bank subsidiaries	50,343	102,955	162,020	44,893	74,615	-51.10	14.83
Nonbank subsidiaries	-15,982	-6,465	-106,125	-6,493	-1,154		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	213,611	127,213	178,040	226,338	208,393	67.92	78.79
Memoranda							
Bank net income	250,343	152,955	212,020	241,893	218,615	63.67	94.30
Nonbank net income	-134	3,547	4,890	5,530	4,868		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		3,059,884	88.83	2,974,601	85.95	3,045,584	88.25	2,571,273	2,468,939	2.87	32.48
Common and preferred stock		3,059,884	88.83	2,974,590	85.95	3,045,572	88.25	2,555,508	2,451,744	2.87	33.30
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	11	0	12	0	15,765	17,195	-100.00	-100.00
Investment in nonbank subsidiaries		344,228	9.99	448,869	12.97	366,386	10.62	481,345	460,028	-23.31	-21.99
Common and preferred stock		296,978	8.62	412,619	11.92	312,960	9.07	419,085	425,578	-28.03	-28.16
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		47,250	1.37	36,250	1.05	53,426	1.55	62,260	34,450	30.34	69.35
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		10,063	0.29	9,271	0.27	10,062	0.29	10,841	30,941	8.54	16.56
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		30,428	0.88	28,039	0.81	28,941	0.84	16,646	7,072	8.52	792.84
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,444,603	100.00	3,460,780	100.00	3,450,973	100.00	3,080,105	2,966,980	-0.47	24.67
Liabilities and Capital											
Deposits		2	0	0	0	4	0	3	18		
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		64,918	1.88	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	124,466	3.60	124,557	3.61	124,193	123,619	-100.00	
Subordinated notes and debentures		544,976	15.82	618,528	17.87	618,729	17.93	247,066	246,798	-11.89	57.80
Other liabilities		78,734	2.29	64,616	1.87	74,350	2.15	73,388	84,656	21.85	-4.50
Balance due to subsidiaries and related institutions		56,155	1.63	262,909	7.60	16,505	0.48	293,280	264,316	-78.64	-72.72
Total liabilities		744,785	21.62	1,070,519	30.93	834,145	24.17	737,930	719,407	-30.43	17.54
Equity Capital		2,699,818	78.38	2,390,261	69.07	2,616,828	75.83	2,342,175	2,247,573	12.95	26.79
Perpetual preferred stock (income surplus)		192,878	5.60	0	0	192,878	5.59	0	0	0	
Common stock		559,622	16.25	557,718	16.12	557,917	16.17	556,110	554,377	0.34	2.17
Common surplus		1,516,618	44.03	1,505,730	43.51	1,508,117	43.70	1,499,681	1,489,703	0.72	4.05
Retained earnings		1,258,499	36.54	1,099,684	31.78	1,120,781	32.48	1,079,390	946,032	14.44	77.05
Accumulated other comprehensive income		25,615	0.74	56,954	1.65	65,091	1.89	-137	-59,063	-55.03	470.36
Other equity capital components		-853,414	-24.78	-829,825	-23.98	-827,956	-23.99	-792,869	-683,476		
Total liabilities and equity capital		3,444,603	100.00	3,460,780	100.00	3,450,973	100.00	3,080,105	2,966,980	-0.47	24.67
Memoranda											
Loans and advances from bank subsidiaries		51	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		56,104	1.63	262,909	7.60	16,505	0.48	293,280	264,316	-78.66	-72.74
Notes payable to subsidiaries that issued TPS		16,000	0.46	16,000	0.46	16,000	0.46	16,000	16,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	10.64	12.52	40	7.25	6.29	57	7.45	7.29	48	9.81	9.68	51	9.24	10.40	35
Bank net income / Average equity investment in banks	10.92	12.35	44	7.26	6.43	53	7.42	7.45	46	9.67	10.51	48	9.01	11.19	29
Nonbank net income / Average equity investment in nonbanks	-0.06	13.18	12	1.11	8.01	30	1.21	9.75	27	1.30	7.89	25	1.14	7.10	30
Subsidiary HCs net income / Average equity investment in sub HCs	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income	117.20	96.45	96	120.24	87.60	94	119.09	88.16	93	106.87	82.22	73	104.91	82.56	66
Nonbank net income / Parent net income	3.22			2.79	4.43	69	2.75	3.59	65	2.44	5.93	66	2.34	3.78	69
Subsidiary holding companies' net income / Parent net income	66.57			81.94			68.34			74			72.48		
Leverage															
Total liabilities / Equity capital	27.59	16.51	82	44.79	20.37	83	31.88	20.06	79	31.51	20.43	74	32.01	20.88	74
Total debt / Equity capital	22.59	11.37	82	31.08	14.74	80	28.40	14.41	80	15.85	14.31	69	16.48	14.69	69
Total debt + notes payable to subs that issued TPS / Equity capital	23.18	13.41	81	31.75	17.04	80	29.02	16.67	79	16.53	16.36	67	17.19	17.10	67
Total debt + Loans guaranteed for affiliate / Equity capital	22.59	11.46	82	31.08	15.02	80	28.40	14.68	80	15.85	14.56	69	16.48	15.14	69
Total debt / Equity capital – excess over fair value	22.59	11.47	81	31.08	14.86	80	28.40	14.52	80	15.85	14.51	69	16.48	14.81	69
Long-term debt / Equity capital	20.19	10.65	81	31.08	13.73	81	28.40	13.56	80	15.85	13.04	69	16.48	13.37	72
Short-term debt / Equity capital	2.40	0.55	87	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	96.89	40.69	92	57.35	32.61	75	57.36	34.67	73	43.68	28.44	64	42.08	28.63	67
Double Leverage															
Equity investment in subs / Equity capital	124.34	103.15	96	141.71	103.27	97	128.34	102.81	96	127	103.22	96	128.02	103.10	96
Total investment in subs / Equity capital	126.09	108.29	87	143.23	110.46	87	130.39	110.16	86	130.33	111.07	84	130.32	112.48	84
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.31	0.27	96	5.88	0.69	94	4.17	0.47	94	2.79	0.36	95	3.02	0.35	94
Equity investment in subs – equity cap / Net income-div (X)	3.58	0.85	93	11.66	2.31	94	8.71	1.82	96	4.74	1.22	92	5.37	1.22	93
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	184.37	152.56	70	67.57	128.63	17	120.71	136.59	47	130.44	177.68	35	114.55	162.34	31
Cash from ops + noncash items + op expense / Op expense + dividend	239.46	155.61	81	-237.22	142.45	0	-267.18	147.24	0	127.30	190.27	29	132.21	174.91	31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	100	94.59	54	98.43	140.42	32	99.51	134.08	32	93.54	116.34	20	102.69	103.19	57
Pretax operating income + interest expense / Interest expense	918.56	1,645.53	40	213.93	1,826.91	26	501.32	2,016.32	30	1,140.98	1,968.54	43	838.87	2,898.75	40
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	907.25	1,896.20	38	211.78	1,413.95	24	494.37	1,539.23	29	647.84	1,632.83	31	486.77	1,369.37	30
Dividends + interest from subsidiaries / Interest expense + dividends	223.46	174.48	70	71.76	144.62	20	133.23	150.43	50	189.22	210.80	51	138.44	188.90	37
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0.21	14.76	61	0.16	13.95	61	95.22	16.52	93	97.43	16.08	96
Net income / Current part of long-term debt + preferred dividends (X)	27.69	40.79	59	26.65	83.39	35.64	87			57.11					33.93
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.88	3.29	8	0	3.69	22	0	3.85	24	0	2.64	28	0	2.61	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	2.86	1.76	83	3.91	2.95	81	3.62	2.66	82	3.69	5.62	76	3.81	5.50	77
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	42.34	69.90	34	205.43	84.44	91	76.01	81.10	56	49.47	57.84	51	67.50	57.26	65
Dividends declared / Net income	35.53	27.22	67	49.61	49.77	52	52.15	42.29	65	41.08	33.08	65	43.71	27.33	81
Net income – dividends / Average equity.....	6.86	9.25	33	3.65	3.19	53	3.56	4.14	40	5.78	6.46	43	5.20	7.33	23
Percent of Dividends Paid															
Dividends from bank subsidiaries	263.53	160.45	76	79.22	130.19	28	53.85	132.17	23	211.87	178.13	58	158.10	157.73	51
Dividends from nonbank subsidiaries	20.88	6.19	86	15.86	3.74	87	119.57	3.41	97	12.93	7.53	81	6.61	7.13	75
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	284.41	213.42	73	95.09	167.02	26	173.43	174.85	60	224.80	260.40	52	164.71	215.26	39
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	79.89	43.30	84	32.69	61.85	29	23.58	60.28	17	81.44	66.55	65	65.87	60.71	62
Interest income from bank subsidiaries.....	0	0.11	51	0.01	0.48	48	0.01	0.36	46	0.01	0.54	44	0.01	0.52	42
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	79.29	1.55	99	86.01	1.88	98
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	79.89	48.70	82	32.70	71.13	28	23.59	62.88	16	160.74	69.36	96	151.89	63.43	97
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90		282.27	52.29	95	2,270.25	56.39	98	217.41	82.95	87	123.71	51.40	87
Interest income from nonbank subsidiaries.....		2.38		0	4.57	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries		0.66		0.96	0.93	82	0.70	0.86	82	0.96	1.92	81	0.84	2.96	81
Other income from nonbank subsidiaries.....		0.11		0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries		94.31		283.23	70.62	92	2,270.94	79.84	96	218.37	150.41	75	124.55	99.33	70
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	92.55	72.55	45	83.10	68	38	31.03	69.76	21	49.11	67.32	25	42.58	65.18	27
Interest income from bank subsidiaries.....	0	0.27	49	0.02	1.03	46	0.01	0.63	43	0	0.80	37	0.01	0.92	38
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	47.82	1.81	98	55.60	2.01	99
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	92.56	82.68	34	83.11	80.80	29	31.03	82.20	18	96.94	78.80	45	98.19	74.20	52
Dividends from nonbank subsidiaries	7.33	3.56	81	16.64	2.36	90	68.89	1.95	98	3	2.65	76	1.78	2.57	72
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0.06	0.03	86	0.02	0.02	87	0.01	0.06	85	0.01	0.03	85
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	7.33	5.69	76	16.70	5.80	85	68.91	4.70	94	3.01	7.29	68	1.79	7.64	63
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	86.50	152.66	53		216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	9.21	28.03	41	35.39	27.05	66	2.22	27.08	32	79	28.33	81	71.36	26.53	80